

The Bay State Beneficiary Association,

OF WESTFIELD, MASS.

THIRTEEN Years of GRANDEST SUCCESS and HONORABLE RECORD.

A NATURAL PREMIUM EQUITABLE POLICY,

UNDER MASSACHUSETTS INSURANCE LAW.

IT HAS

Over 17,000 Policy Holders.

Paid in Death Claims over \$3,600,000.00.

Fifty Millions Insurance in Force.

An Emergency Fund of over a Quarter of a Million.

Direct State Supervision, Protection and Guarantee.

In the event of **Total Disability** half the face of the policy will be paid while living.

UNRIVALLED SPECIAL FEATURES.

Policies have a Cash Surrender Value after five years.

Dividends Payable after ten years.

Reserve Credit is paid in addition to face of Policy, in case of death after Fifteen years.

B. J. WILLIAMS, Manager,

Room 6, Lawrence Bldg.,

615 14 St. N. W. WASHINGTON, D. C.

NATURAL PREMIUM RATES

Can be paid Annually, Semi-Annually, Quarterly or Bi-Monthly.

AGE.	Bi-Monthly Rate per \$1,000.	Quarterly Rate per \$1,000.	Semi-Annual Rate per \$1,000.	Annual Rate per \$1,000.	Old Line Cost per Year
21	\$2 17	\$3 25	\$6 50	\$13 00	
22	2 27	3 40	6 80	13 60	
23	2 33	3 49	6 98	13 96	
24	2 41	3 61	7 22	14 44	
25	2 47	3 70	7 40	14 80	\$20 50
26	2 51	3 76	7 52	15 04	21 00
27	2 55	3 82	7 64	15 28	21 50
28	2 59	3 88	7 76	15 52	22 10
29	2 63	3 94	7 88	15 76	22 70
30	2 67	4 00	8 00	16 00	23 30
31	2 71	4 06	8 12	16 24	24 00
32	2 75	4 12	8 24	16 48	24 70
33	2 79	4 18	8 36	16 72	25 50
34	2 83	4 24	8 48	16 96	26 30
35	2 87	4 30	8 60	17 20	27 10
36	2 91	4 36	8 72	17 44	28 00
37	2 95	4 42	8 84	17 68	29 00
38	2 99	4 48	8 96	17 92	30 00
39	3 03	4 54	9 08	18 16	31 10
40	3 07	4 60	9 20	18 40	32 20
41	3 15	4 72	9 44	18 88	33 40
42	3 23	4 84	9 68	19 36	34 70
43	3 31	4 96	9 92	19 84	36 10
44	3 39	5 08	10 16	20 32	37 50
45	3 51	5 26	10 52	21 04	39 10
46	3 65	5 42	10 94	21 88	40 70
47	3 81	5 71	11 42	22 84	42 50
48	3 97	5 95	11 90	23 80	44 40
49	4 17	6 25	12 50	25 00	46 40
50	4 41	6 61	13 22	26 44	48 50
51	4 65	6 97	13 94	27 88	50 80
52	4 93	7 39	14 78	29 56	53 30
53	5 25	7 87	15 74	31 48	55 90
54	5 61	8 41	16 82	33 64	58 70
55	6 01	9 05	18 02	36 04	61 60

Applicant's age reckoned from nearest birthday.

OVER.